

Information to identify the case:

Debtor 1	<u>Lawrence A Divento</u>	Social Security number or ITIN	xxx-xx-6298
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Merle Divento</u>	Social Security number or ITIN	xxx-xx-1156
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-15848-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence A Divento

Merle Divento

6/7/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lawrence A Divento
 Merle Divento
 Debtors

Case No. 12-15848-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 59

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db/jdb
 cr +Lawrence A Divento, Merle Divento, 15 Stratford Lane, Mount Laurel, NJ 08054-1914
 +PNC Bank, N.A., E. Richard Dressel, Commerece Center,
 1810 Chapel Avenue West, Third Floor, Cherry Hill, NJ 08002-4606
 512838084 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 512838096 +Consumer Credit Counseling Service, of Dellaware Valley, Inc.,
 1608 Walnut Street 10th Floor, Philadelphia, PA 19103-5451
 512838099 Fia Csna/Bank of America, Attn: Bankruptcy, Po Box 15021, Wilmington, DE 19850
 512838106 +Mt. Laurel township Tax Collector, 100 Mount Laurel Road, Mount Laurel, NJ 08054-9540
 515908129 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 512872794 +NJ Class, POB 548, Trenton, NJ 08625-0548
 514416222 +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175,
 Fort Washington, PA 19034-3204
 514416223 +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175,
 Fort Washington, PA 19034, Ocwen Loan Servicing, LLC 19034-3204,
 Attn: Bankruptcy Department
 512969651 +OneWest Bank, FSB, PO BOX 829009, Dallas, TX 75382-9009
 512970025 +PNC BANK, PO BOX 94982, CLEVELAND OH 44101-4982
 512838108 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 512838110 +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
 512838111 +Sun National Bank, 226 Landis Av, Vineland, NJ 08360-8142
 512838114 +Trojan Professional Se, Po Box 1270, Los Alamitos, CA 90720-1270
 512838115 +U.S. Bank/Card Member Service, PO Box 6353, Fargo, ND 58125-6353
 512838117 +Wfb-ne (Worlds Foremost Bank), Po Box 82609, Lincoln, NE 68501-2609
 512838119 +Yellow Book Mid Atlantic, PO Box 3162, Cedar Rapids, IA 52406-3162
 512906357 +Yellow Book Sales & Distribution, c/o RMS Bankruptcy Recovery Services, P.O. Box 5126,
 Timonium, Maryland 21094-5126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2017 22:33:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 07 2017 22:33:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512930701 EDI: HNDA.COM Jun 07 2017 22:13:00 AMERICAN HONDA FINANCE CORPORATION,
 NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088
 512838083 EDI: HNDA.COM Jun 07 2017 22:13:00 American Honda Finance Corp, P.O. Box 168088,
 Irving, TX 75016
 513077725 +EDI: OPHSUBSID.COM Jun 07 2017 22:13:00 BACK BOWL I LLC, SERIES C,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512838086 EDI: BANKAMER.COM Jun 07 2017 22:13:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410
 512838087 EDI: BANKAMER.COM Jun 07 2017 22:13:00 Bank Of America, Po Box 15019,
 Wilmington, DE 19886
 512838085 EDI: BANKAMER.COM Jun 07 2017 22:13:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 512838088 EDI: BANKAMER.COM Jun 07 2017 22:13:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 512894320 EDI: BANKAMER2.COM Jun 07 2017 22:13:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512838094 EDI: CITICORP.COM Jun 07 2017 22:13:00 Citibank Sd, Na,
 Citi Corp Credit Services/Attention: Cen, Po Box 20507, Kansas City, MO 64195
 512838095 EDI: CITICORP.COM Jun 07 2017 22:13:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195
 512838089 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jun 07 2017 22:34:41 Cabela's Club Visa,
 PO Box 82609, Lincoln, NE 68501-2609
 512838090 +E-mail/Text: cms-bk@cms-collect.com Jun 07 2017 22:33:24 Capital Management Services,
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 512838091 +EDI: CAPITALONE.COM Jun 07 2017 22:13:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 512838093 +EDI: CHASE.COM Jun 07 2017 22:13:00 Chase, P.o. Box 15153, Wilmington, DE 19850-5153
 512838092 +EDI: CHASE.COM Jun 07 2017 22:13:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298
 512859617 EDI: DISCOVER.COM Jun 07 2017 22:13:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512838097 +EDI: DISCOVER.COM Jun 07 2017 22:13:00 Discover Fin, Attention: Bankruptcy Department,
 Po Box 3025, New Albany, OH 43054-3025
 512838098 +EDI: TSYS2.COM Jun 07 2017 22:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 512838100 +EDI: BANKAMER2.COM Jun 07 2017 22:13:00 Fleet Bank Of New York, 300 Broadhollow Rd,
 Melville, NY 11747-4850
 512838101 +EDI: RMSC.COM Jun 07 2017 22:13:00 Geocrb/gap, Po Box 981400, El Paso, TX 79998-1400
 512838102 +EDI: RMSC.COM Jun 07 2017 22:13:00 Geocrb/lord & Tay, Po Box 981400,
 El Paso, TX 79998-1400

District/off: 0312-1

User: admin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512838103 +EDI: HFC.COM Jun 07 2017 22:13:00 HSBC, Hsbc Card Services / Attn: Bankruptcy De,
Po Box 5213, Carol Stream, IL 60197-5213
512838104 +EDI: HFC.COM Jun 07 2017 22:13:00 HSBC Card Services, PO Box 37281,
Baltimore, MD 21297-3281
512838105 +E-mail/Text: EBN_Notifications@OWB.com Jun 07 2017 22:33:33 Indymac Bank/Onewest bank,
Attn:Bankruptcy, 2900 Esperanza Crossing, Austin, TX 78758-3658
513083093 +EDI: OPHSUBSID.COM Jun 07 2017 22:13:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513479245 EDI: RESURGENT.COM Jun 07 2017 22:13:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
513184334 EDI: BL-BECKET.COM Jun 07 2017 22:13:00 Main Street Acquisition Corp assignee of CHASE,
BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513314495 +EDI: OPHSUBSID.COM Jun 07 2017 22:13:00 Oak Harbor Capital VI, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
513162555 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541
512838107 +E-mail/Text: bankruptcy@pb.com Jun 07 2017 22:34:20 Pitney Bowes, 1 Elmcroft Rd,
Stamford, CT 06926-0700
512838109 +EDI: SEARS.COM Jun 07 2017 22:13:00 Sears/cbna, 701 East 60th St N,
Sioux Falls, SD 57104-0432
512838112 +E-mail/Text: rmbncreports@supermedia.com Jun 07 2017 22:33:45 Supermedia LLC,
PO Box 619810, Dallas, TX 75261-9810
512968520 +E-mail/Text: bncmail@w-legal.com Jun 07 2017 22:33:51 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512838113 +EDI: WTRNBANK.COM Jun 07 2017 22:13:00 Target Credit Card (TC),
C/O Financial & Retail Services, Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475
512838116 +EDI: USBANKARS.COM Jun 07 2017 22:13:00 U.S. Bank/Cardmember Service, PO Box 6353,
 Fargo, ND 58125-6353
512884677 EDI: USBANKARS.COM Jun 07 2017 22:13:00 US BANK N.A., BANKRUPTCY DEPARTMENT,
P.O. BOX 5229, CINCINNATI, OH 45201-5229
512838118 +EDI: WFNNB.COM Jun 07 2017 22:13:00 Wfnnb/express, Attention: Bankruptcy, Po Box 182686,
Columbus, OH 43218-2686

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512930702 866-716-6441
515908130* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Ocwen Loan Servicing, LLC bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Candyce Ilene Smith-Sklar on behalf of Joint Debtor Merle Divento mail@njpalaw.com
Candyce Ilene Smith-Sklar on behalf of Debtor Lawrence A Divento mail@njpalaw.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroupp@kmlawgroup.com
E. Richard Dressel on behalf of Creditor PNC Bank, N.A. rick.dressel@flastergreenberg.com,
erika.letteri@ecf.inforuptcy.com;r49748@notify.bestcase.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

TOTAL: 7